

United States Bankruptcy Court
District of Maryland

In re:
Seth L Blum
Bessy G Blum
Debtors

Case No. 25-10005-NVA
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0416-1

User: admin

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Date Rcvd: Aug 07, 2025

Form ID: pdfall

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2025:

Recip ID	Recipient Name and Address
db/db	+ Seth L Blum, Bessy G Blum, 3317 Woodvalley Rd, Pikesville, MD 21208-1956
cr	+ Lakeview Loan Servicing, LLC c/o Nationstar Mortga, BWW Law Group, LLC, 6003 Executive Blvd, Suite 101, Rockville, MD 20852-3813
cr	+ Peter Elmo, c/o Richard Hackerman, 3635 Old Court Road Suite 208, Baltimore, MD 21208-3906
cr	+ Presidential Bank, FSB, Mahdavi, Bacon, Halfhill & Young, PLLC, 11350 Random Hills Rd., Suite 700, Fairfax, VA 22030, UNITED STATES 22030-6044
32741949	+ Blanca Amaya, 8450 Loch Raven Blvd, Towson, MD 21286-8121
32741957	+ Kagan Stern Marinello & Beard, LLC, 238 West St, Annapolis, MD 21401-3424
32844175	+ Lakeview Loan Servicing, Eric VandeLinde, BWW Law Group, LLC, 6003 Executive Blvd, Suite 101, Rockville, MD 20852-3813
32741958	+ Lewicky OConnor Hunt & Meiser LLC, 8110 Maple Lawn Blvd Suite 160, Fulton, MD 20759-2694
32785104	+ Lewicky, O'Connor, Hunt & Meiser, LLC, 8110 Maple Lawn Blvd., Ste. 160, Fulton, MD 20759-2693
32798707	#+ Merrill Thomas, Manning Gross + Massenburg LLP, 1007 N. Orange Street, Suite 711, 7th Floor, WILMINGTON, DE 19801-1266
32741959	+ Merrill Thomas, 241 QUIET CREEK DRIVE, Gettysburg, PA 17325-9501
32741961	+ Peter Elmo, 2706 Hunting Ridge Court, Baldwin, MD 21013-9121
32741962	+ Presidential Bank, 4520 East West Hwy, Bethesda, MD 20814-3365
32804747	+ Presidential Bank, FSB, Attn: Commercial Lending, 4520 East-West Hwy., Bethesda, MD 20814-3365
32741963	+ Richard Jay Hackerman, 3635 OLD COURT RD, STE 208, Pikesville, MD 21208-3906
32798706	#+ Ryan A. Patino, Manning Gross + Massenburg LLP, 1007 N. Orange Street, Suite 711, 7th Floor, WILMINGTON, DE 19801-1266
32797960	+ Sailfish Servicing, LLC, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9096
32835065	+ Sailfish Servicing, LLC C/O Nationstar Mortgage LL, Eric VandeLinde, BWW Law Group, LLC, 6003 Executive Blvd, Suite 101, Rockville, MD 20852-3813
32741968	+ US Attorney, 36 S Charles St, Baltimore, MD 21201-2692
32741971	#+ WILLIAM B LARSON JR., MANNING GROSS + MASSENBURG LLP, 1007 N. ORANGE STREET #711, Wilmington, DE 19801-1266

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Aug 07 2025 19:17:31	Lakeview Loan Servicing, LLC c/o Nationstar Mortga, BWW Law Group, LLC, 6003 Executive Blvd, Suite 101, Rockville, MD 20852-3813
32772303	Email/PDF: resurgentbknofications@resurgent.com	Aug 07 2025 19:28:49	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
32741945	+ Email/PDF: bncnotices@becket-lee.com	Aug 07 2025 19:29:01	American Express, PO Box 981535, El Paso, TX 79998-1535
32769316	Email/PDF: bncnotices@becket-lee.com	Aug 07 2025 19:28:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
32741946	+ Email/Text: collections@affcu.org	Aug 07 2025 19:22:00	Atlantic Financial FCU, 40 Schilling Road, Hunt Valley, MD 21031-1415

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32798065	+ Email/Text: bankruptcy@silvermanlegal.com	Aug 07 2025 19:22:00	Atlantic Financial Federal Credit Union, c/o Silverman Theologou, LLP, 11200 Rockville Pike, Suite 520, N. Bethesda, MD 20852-7105
32741947	+ Email/Text: vci.bkcy@vwcredit.com	Aug 07 2025 19:22:00	Audi Financial, 1401 Franklin Blvd, Libertyville, IL 60048-4460
32741948	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 07 2025 19:22:00	Bank of America, PO Box 15284, Wilmington, DE 19850-5284
32741953	Email/Text: Bankruptcymail@marylandtaxes.gov	Aug 07 2025 19:22:00	Comptroller of Maryland, 7 St Paul St, Baltimore, MD 21202
32741950	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 07 2025 19:28:55	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
32768419	+ Email/PDF: ebn_ais@aisinfo.com	Aug 07 2025 19:28:49	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
32741951	+ Email/PDF: ais.chase.ebn@aisinfo.com	Aug 07 2025 19:29:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
32741952	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2025 19:28:50	Citibank NA, PO Box 6500, Sioux Falls, SD 57117-6500
32741954	Email/Text: mrdiscen@discover.com	Aug 07 2025 19:22:00	Discover, PO Box 30943, Salt Lake City, UT 84130
32768768	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 07 2025 19:22:00	Department of the Treasury, Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
32790535	Email/Text: mrdiscen@discover.com	Aug 07 2025 19:22:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
32741955	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 07 2025 19:22:00	Flagstar Bank, 5151 Corporate Dr, Troy, MI 48098-2639
32762957	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 07 2025 19:22:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
32844175	^ MEBN	Aug 07 2025 19:17:30	Lakeview Loan Servicing, Eric Vandelinde, BWV Law Group, LLC, 6003 Executive Blvd, Suite 101, Rockville, MD 20852-3813
32798532	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 07 2025 19:22:00	Lakeview Loan Servicing, LLC, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas, TX 75261-9096
32741960	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 07 2025 19:22:00	Mr. Cooper, 800 State Hwy 121 Bypass, Lewisville, TX 75067-4180
32793972	+ Email/Text: ext_ebn_inbox@navyfederal.org	Aug 07 2025 19:23:00	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
32839448	+ Email/Text: ecfbnc@aldridgepite.com	Aug 07 2025 19:22:00	Nationstar Mortgage LLC, Todd S. Garan, ALDRIDGE PITE, LLP, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808
32741964	+ Email/Text: mtgbk@shellpointmtg.com	Aug 07 2025 19:22:00	Shellpoint Mortgage, PO Box 10826, Greenville, SC 29603-0826
32741965	+ Email/Text: evanb@signaturefcu.org	Aug 07 2025 19:22:00	Signature FCU, 12 Herbert St., Alexandria, VA 22305-2628
32741966	+ Email/Text: bankruptcynotices@sba.gov	Aug 07 2025 19:22:00	Small Business Administration, 409 3rd St., SW, Washington, DC 20416-0002
32826702	+ Email/Text: ecfbnc@aldridgepite.com	Aug 07 2025 19:22:00	Todd S. Garan, ALDRIDGE PITE, LLP, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808
32761928	+ Email/Text: bankruptcy@bbandt.com	Aug 07 2025 19:22:00	Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001

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32741967	+ Email/Text: bankruptcy@bbandt.com	Aug 07 2025 19:22:00	Truist Bank/Lightstream, 150 S Stratford Rd, Winston Salem, NC 27104-4227
32789196	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Aug 07 2025 19:22:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
32797983	+ Email/PDF: ebn_ais@aisinfo.com	Aug 07 2025 19:28:56	Verizon by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
32741970	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Aug 07 2025 19:28:52	Wells Fargo, PO Box 522, Des Moines, IA 50306-0522
32741969	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Aug 07 2025 19:28:51	Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347
32766147	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 07 2025 19:28:57	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4927
32767660	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Aug 07 2025 19:28:51	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
cr		Nationstar Mortgage LLC
32769318	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
32769319	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
32741956	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
32763882	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
32763887	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
32763891	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
32763966	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
32763967	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
32765068	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
32765071	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
32793977	*+	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000

TOTAL: 2 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2025

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2025 at the address(es) listed below:

Name	Email Address
Daniel M. Press	dpress@chung-press.com pressdm@gmail.com,danpress@recap.email
Eric VandeLinde	eric.vandelinde@bww-law.com bankruptcy@bww-law.com
Hugh M. (UST) Bernstein	hugh.m.bernstein@usdoj.gov
Jonathan E. Levine	jlevine@mbhylaw.com
Monique Desiree Almy	malmy@crowell.com cbest@crowell.com,malmy@ecf.axosfs.com,monique-almy-7127@ecf.pacerpro.com
Richard J Hackerman	Richard@RichardHackerman.com 6923530420@filings.docketbird.com,Hackerman.RichardR106256@notify.bestcase.com
US Trustee - Baltimore	USTPRegion04.BA.ECF@USDOJ.GOV

TOTAL: 7

Entered: August 7th, 2025

Signed: August 7th, 2025

SO ORDERED



Nancy V. Alquist
NANCY V. ALQUIST
U. S. BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND
Baltimore Division**

-----X	:	
In re:	:	Chapter 11 (Subchapter V)
	:	
Seth L Blum and Bessy G Blum	:	Case No. 25-10005
	:	
Debtors.	:	
-----X	:	

**ORDER APPROVING CONTRACT TO SELL REAL ESTATE AND AUTHORIZING
SALE OF REAL PROPERTY; AND PAYMENT OF REAL ESTATE AGENT**

THIS MATTER came on before the Court upon the **MOTION FOR ORDER**

APPROVING CONTRACT TO SELL REAL ESTATE AND AUTHORIZING SALE OF

REAL PROPERTY FREE AND CLEAR OF LIENS AND INTERESTS OF PETER

ELMO; AND TO PAY REAL ESTATE AGENT (the “Sale Motion”) filed by the

debtors/debtors in possession herein; and it

APPEARING TO THE COURT that service of the Sale Motion was proper and that good cause exists to grant the relief requested in the Motion; it is therefore

ORDERED that the *Motion* be, and it hereby is, GRANTED; and it is

FURTHER ORDERED that all of the terms and conditions of the Motion and Sale Contract are APPROVED and the Debtors may convey the Property at 11486 W Sand Cove Rd, Selbyville DE (the "Property") to Purchasers, free and clear of the liens, claims, encumbrances and interests of Peter Elmo as provided therein, with all such liens, claims, encumbrances and interests attaching to the proceeds of sale in the same order of priority as they attached prepetition to the Property, and disbursing from the proceeds of sale at closing funds necessary to pay all of seller's closing costs, including the 2.5 % seller (5% total) real estate commissions as set forth in the Sale Motion, which are hereby APPROVED, and including adjustment of real estate taxes to the date of settlement; and that the Debtor is authorized to take any and all actions reasonably calculated to consummate the sale of the Property to the Purchasers, including but not limited to the execution of a special warranty deed or other instrument of conveyance; and it is

FURTHER ORDERED that the claim of Presidential Bank shall be paid in full at closing; and it is

FURTHER ORDERED that the net proceeds shall be held by the Debtors in a separate segregated DIP account, subject to further order of this Court; and it is

FURTHER ORDERED that the sale shall be free and clear of the claims and liens of:

- A. Presidential Bank, as the lien is being paid and satisfied in full.
- B. Peter Elmo, in that the lien appears to be avoidable under 11 U.S.C. § 547 and 550 and is therefore in bona fide dispute (11 U.S.C. § 363(f)(4)).

FURTHER ORDERED that this Court retains jurisdiction over any dispute as to the amount due to any secured creditor or the terms of this Order; and it is

FURTHER ORDERED that the Debtor shall file with the Court a report of sale on or before 30 days after the sale, with service on the United States Trustee; and it is

FURTHER ORDERED that this Order is effective immediately upon entry, and shall not be subject to the 14-day stay provided in Bankr. Rule 6004(h).

Copies by CM/ECF to:

Counsel for Debtor
Subchapter V Trustee
US Trustee
Counsel for Peter Elmo

END OF ORDER